

## TERMS & CONDITIONS

### i. Definition

1. **"PSPL"** refers to Phillip Securities Pte Ltd
2. **"PIC"** refers to Phillip Investor Centre, a department under PSPL
3. **"Participating Branches"** refers to the selected Phillip Investor Centre for this Campaign
4. Promotion Period will end at the respective branches at the end of operation hours of the branch on 30 June 2025
5. **"Eligible Customer"** refers to new and existing customers who can participate in the **Life Secured, Future Assured** and redeem the allocated prizes respectively.  
(5.1) Customers must be at least 18 years of age.
6. **"Non-Eligible Customer"** refers to customers who do not qualify for the Promotion unless approved by the management of PSPL.  
(6.1) All employees (e.g. staff, trading representatives, financial adviser representatives of PhillipCapital group of companies, its related entities, and their immediate family members (e.g. spouse and children)
7. **"Qualifying Customer"** refers to Eligible Customers who complete the criteria (11).
8. **"Campaign Period"** refers to the period from 1 April 2025 till 31 May 2025, both dates inclusive.
9. Customers who withdraw their purchase within the free-look period will forfeit their eligibility for the rebate ticket, and their respective purchase will be disqualified from the campaign.
10. **"Prize"** refers to the campaign incentives that eligible customers will participate and be entitled to redeem by completing the qualifying purchase(s).
11. **"Qualifying Purchase"** refers to products and services that qualifies the Eligible customer to entitled the voucher rebate in **Life Secured, Future Assured** campaign by completing the below criteria:

Category	Qualifying Plans	Value of Vouchers (Customer)	Qualified Minimum Purchase Amount (Every qualified amount)	To be Submitted by
Protection	Regular Premium Plan	S\$100	S\$1,500	31 May 2025 and issued by 30 June 2025
	Single Premium Plan		S\$30,000	
Savings / Retirement	Regular Premium Plan		S\$12,000	
	Single Premium Plan		S\$30,000	
Investment	Regular Premium Plan		S\$6,000	
	Single Premium Plan		S\$30,000	
Exclusion List: China Life Flexi Cash Growth, HSBC Life Wealth Invest, Universal Life, Accident & Health, Tranche Products				

12. Qualifying Customers with Qualifying Purchases eligible to redeem the voucher will be notified on 30 June 2025 and contacted via the email address provided in the POEMS Advisory Account.
13. PSPL reserves the right to vary the terms and conditions or withdraw this **Life Secured, Future Assured** Campaign at any time without prior notice. The Vouchers are not exchangeable for cash or for any other items.
14. PSPL reserves the right to use any other method or medium at its sole and absolute discretion for the purpose of announcing the winners of the **Life Secured, Future Assured** Campaign.
15. PSPL shall not be liable for any incomplete, lost, late, damaged, illegible or misdirected Entries for any reason whatsoever or problems or technical malfunction of, computer online systems, servers, providers or technical problems, or any combination thereof.
16. PSPL makes no representation as to the quality or performance of the Prizes provided by the merchants. By participating in the **Life Secured, Future Assured** Campaign, the Participants acknowledge and accept that the use of each Prize is subject to the terms and conditions of the relevant merchant providing the Prize.
17. PSPL decisions in all matters related to the prizes and prize winners shall be final. No correspondence or appeals shall be entertained in relation thereto.
18. In the event of any inconsistency between these terms and conditions and other marketing or promotional materials, these terms and conditions shall prevail.
19. By participating in the **Life Secured, Future Assured** Campaign, Participants hereby agree to all the terms and conditions of participation in the campaign as set out herein, including all amendments, additions, replacements and modifications hereto as may from time to time be made by PSPL.
20. By participating in the **Life Secured, Future Assured** Campaign, the Participant represents and warrants for the benefit of PSPL that the information submitted in each Entry to PSPL is true, accurate, complete and up to date.
21. By participating in the **Life Secured, Future Assured** Campaign, the winners understand that any changes made to the product purchased after the campaign entry may affect prize eligibility and they will be automatically disqualified from prize eligibility if:
  - They downgrade or change the product to one of lower value or a different category that does not meet the original qualifying criteria.
  - They cancel or replace the product with one that fails to fulfill the minimum requirements of the campaign, as stated at the time of participation.
  - They substitute with a product of a shorter coverage period or lesser value than the originally purchased product.

22. By participating in the **Life Secured, Future Assured** Campaign, the winners must not have withdrawn their marketing consent to PSPL at the point of collection of the Prize. Doing so will result in the winner(s) being disqualified from the Bingo Prize and their Guaranteed Prize forfeited.
23. Participants may be contacted via their registered email address where Participants will be required to provide further information including but not limited to their photograph or a video of themselves and personal details for the purposes of verification of age, identity and their status as a POEMS Account holder.
24. The judging and determination of the eligibility of any person to participate in the Campaign and selection of winners shall be at the sole and absolute discretion of PSPL. The decisions of PSPL on all matters relating to this Campaign are final, conclusive and binding. PSPL shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter concerning this Campaign or its decisions and no appeal, correspondence or demands or claims will be entertained.
25. All details and particulars submitted by Participants must be accurate, true and complete. Incomplete, inaccurate and illegible Entries will be disqualified. If PSPL subsequently determines that a person is in fact not eligible, or if a Prize Winner does not fulfil his or her obligations for any reason whatsoever, PSPL may at its discretion, disqualify the Participant and clawback/cancel any or all of the Prizes without prior notice.
26. PSPL may replace, modify or withdraw the Prizes at any time without notice or liability. Prizes are not transferable and cannot be substituted with any other Prize.
27. PSPL makes no representation as to the quality or performance of the Prizes provided by the merchants/vendors in connection with the Campaign. The Participants acknowledge and accept that use of the Prizes may be further subject to the terms and conditions of the relevant merchant providing the Prizes.
28. Participants hereby assign to PSPL, all rights, title and interest in all intellectual property rights created during the registration and documentation process and to fully disclaim and waive all intellectual property rights and moral rights. If necessary, Participants shall execute all further documents and deeds necessary to effect, perfect, record or register such assignment at the Participant's own cost.
29. PSPL is the sole owner of any and all intellectual property arising from submission of an Entry and creation **Life Secured, Future Assured** Campaign Content and it may use and license others to use the Entry content and **Life Secured, Future Assured** Campaign in which Winners appear, in any and all media by any manner or means whether or not now known or invented, used or contemplated, throughout the world, for an unlimited number of times in perpetuity without any further payment made to Winners.
30. PSPL may request a valid identification of NRIC number/passport number of any Winner before the prize is awarded.
31. PSPL reserves the right to forfeit any prizes for any Winner who does not adhere to the terms and conditions of the **Life Secured, Future Assured** Campaign upon the verification process.
32. PSPL reserves the right to cancel, modify, suspend or delay the **Life Secured, Future Assured** Campaign at its sole discretion.
33. PSPL has the right to use the names, photographs, videos and/or other submission materials of the participants and all other entries for publicity purposes without any prior notice to you. The participants shall not be entitled to claim ownership or other forms of compensation for the materials.
34. PSPL reserves the right to change, amend, delete or add to these Terms and Conditions without prior notice at any time and the participants shall be bound by such changes.
35. By participating in the promotion, each eligible customer is deemed to have accepted and agreed that PSPL may collect, use and disclose your personal data for the purpose of this promotions in accordance with the Personal Data Protection Act 2012 and our data protection policy.
36. By participating in the **Life Secured, Future Assured** Campaign, Participants hereby agree to all the terms and conditions of participating in the Campaign as set out herein, including but not limited to the eligibility criteria, prizes, the collection, use and transfer of personal data by PSPL, in accordance with the relevant PSPL Privacy Statement and all amendments, additions, replacements and modifications hereto as may from time to time be made by PSPL.

## ii. General Terms and Conditions

- i. By participating in the Promotion, each Eligible Customer is deemed to have accepted and agreed to be bound by these terms and conditions and any other instructions, terms and conditions that PSPL may issue from time to time.
- ii. PSPL assumes no responsibility for incomplete, lost, late, damaged, illegible or misdirected forms or email communication, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed incomplete, distorted or delayed electronic transmission which may limit an Eligible Customer's ability to participate in the Promotion.
- iii. PSPL has the sole and absolute discretion to exclude any Eligible Customers from participating in the Promotion without any obligation to furnish notice and/or reason.
- iv. PSPL reserves the right to disqualify or disregard any Eligible Customer who does not comply with the terms and conditions.
- v. PSPL may at its discretion forfeit the Promotion, or, if already awarded, reclaim the Promotion at the expense of the Eligible Customer without payment, compensation, or having to give any reason whatsoever in the event PSPL subsequently discovers that the Eligible Customer is not eligible to participate in the Promotion and/or to receive the Promotion.
- vi. PSPL reserves the right to replace any Promotion with items of similar value at any time without prior notice.
- vii. PSPL shall not be liable for any loss of, damage to, defects, delay, mis-delivery or non-delivery of the Promotion.
- viii. PSPL reserves the right to deal with any unclaimed Promotion in any manner it deems fit.
- ix. PSPL reserves the right to request for the Eligible Customers' proof of eligibility, identity and/or otherwise for the purposes of verifying the Eligible Customers' claim to the Promotion at the time of collection.
- x. PSPL is under no obligation whatsoever to disclose the identity of the Eligible Customers or to publish the same for any reason at any point of time.
- xi. The Promotion is non-transferable, not exchangeable for cash, credit or any other items of equivalent value.

- xii. By participating in this Promotion, each Eligible Customer agrees and consents to the collection, use and disclosure of any and all personal data of the Eligible Customer by PSPL and its advertising and promotional agencies for the purpose of administering and/or publicizing the Promotion, and providing the Eligible Customer with marketing, advertising and promotional information or materials relating to the products and services that PSPL offers.
- xiii. PSPL may at any time at its absolute discretion, without prior notice or assigning any reason thereof or being liable to any person,
- a. suspend, cancel or terminate the Promotion, or
  - b. delete, vary, supplement, amend, modify any one or more of the terms and conditions of the Promotion.
- xiv. PSPL's determination of all matters in connection with the Promotion shall be final, binding and conclusive.
- xv. PSPL is not obliged to give any reason or prior notice on any matter concerning the Promotion Period or the Promotion. No appeal, correspondence or claims will be entertained. PSPL has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to redeem the Promotion. Eligible Customers shall not be entitled to any damages or compensation whatsoever or howsoever arising as a result of such amendment, suspension or termination.
- xvi. By participating in the Promotion, all Eligible Customers agree and undertake to, at all times, indemnify, keep indemnified, and hold PSPL, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by PSPL's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and Customer or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of the Promotion, and/or any breach or purported breach of these terms and conditions and/or any applicable law.
- xvii. PSPL makes no warranty or representation as to the quality, merchantability or fitness for purpose of the merchants' goods and services in respect of the Promotion. Any dispute about the same must be resolved directly with the Merchant. The Merchant Terms and Conditions apply.
- xviii. In the event of any inconsistency or discrepancy between the terms and conditions and the contents of any brochure, marketing and/or promotional materials relating to the Promotion, these terms and conditions shall prevail.
- xix. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular the Promotion, are the property of their respective owners. PSPL is not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
- xx. Failure by PSPL to exercise any of its right or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.
- xxi. The Terms and Conditions shall be governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the courts of Singapore.
- xxii. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.
- xxiii. In case of dispute, the decision of PSPL shall be final.
- xxiv. PSPL, its affiliates and their respective employees and agents shall not be liable to any person for any loss, damage, injury, costs or expenses incurred, suffered, borne or arising from this promotion.
- xxv. The Eligible Customer understands that he/she is entitled to withdraw his/her consent for the collection, use and disclosure of his/her personal data by notifying the Data Protection Officer ("DPO") of in writing. The Eligible Customer also understands that by withdrawing his/her consent may mean that PSPL is unable to proceed with the respective Promotion Redemption.
- xxvi. PSPL reserves the right at any time in its absolute discretion to
- (1) amend, add to, and/or delete at any time of these Terms & Conditions without prior notice (including eligibility and Eligible terms and criteria), and all participants shall be bound by such amendments, additions and/or deletions when effected, or to
  - (2) vary, withdraw, and/or cancel any items or the promotion itself without having to disclose a reason, and without any compensation or payment whatsoever. PSPL's decision on all matters relating to the promotion are final and binding on all customers.
- xxvii. By taking part in this campaign, the customer acknowledges that he / she has read and consented to these Terms & Conditions.
- xxviii. This campaign will be valid from 1 April 2025 until 31 May 2025, both dates inclusive.
- xxix. Only Customers who are account holders with PSPL are eligible for this promotion:
1. Ang Mo Kio
  2. Bukit Batok
  3. Boon Keng
  4. Jurong West
  5. Holland Drive
  6. Marine Parade
  7. Northpoint City
  8. Raffles City
  9. Raffles Place
  10. Toa Payoh

### iii. Important Note

This promotion is provided to you for general information only and does not constitute a recommendation, an offer or solicitation to buy or sell any investment products mentioned herein. It does not have any regard to your specific investment objectives, financial situation or any of your particular needs. Accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising whether directly or indirectly as a result of your acting based on this information.

Investments are subject to investment risks including the possible loss of the principal amount invested. The value of any investments and the income from them may fall as well as rise. <The risk of loss in leveraged trading can be substantial and you could lose in excess of your initial funds.>

You may wish to obtain advice from a qualified financial adviser, pursuant to a separate engagement, before making a commitment to purchase any of the investment products mentioned herein. In the event that you choose not to obtain advice from a qualified financial adviser, you should assess and consider whether the investment product is suitable for you before proceeding to invest and we do not offer any advice in this regard unless mandated to do so by way of a separate engagement.

You are advised to read the trading account Terms & Conditions and Risk Disclosure Statement (available online at <https://www.poems.com.sg/website-disclaimer/>) before trading in investment products.

Access to services and your account may be affected by market conditions, system performance and other reasons. Third party research and information obtained from sources are deemed reliable; however, PSPL does not guarantee its accuracy or completeness and makes no warranties with respect to results to be obtained from its use.

Information is correct as of 7/3/2025.

This advertisement has not been reviewed by the Monetary Authority of Singapore.